

From: Mark Tomasic [mtomasic@storefinancial.com]
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To: Taskforcecomments
Subject: comment

Mark J. Tomasic, Director of Risk/Security

* Former Vice President of BankCard Security with Commerce Bank (NASDAQ:CBSH). Protected more than \$700 million in customer funds on credit, debit, and pre-paid products.

* Former Supervisor of Internal Investigations with the City of Chicago, Richard M. Daley, Mayor. First city with on-line payments.

* Extensive experience with Fraud Prevention, Anti-Money Laundering (AML), Suspicious Activity Reports (SAR), and the Office of Foreign Assets Control (OFAC).

* Graduate of University of Illinois with BS in Criminal Justice and Master of Public Administration from Illinois Institute of Technology.

I would like to see more creative thinking to make the information obsolete or useless (like the way we solved phishing using CVV), rather than spending all types of resources after the horse is out of the barn, and it is out of the barn. I can go into more detail at a later date. If we change our approach, we could change the world, and send the fraudsters back to petty theft.

We must make all parties equally accountable, and so that all parties have a desire to participate. BankCard fraud, check fraud, and chargebacks are a game, where the onus is on following rules and passing the buck, and not on preventing fraud. The little guy merchant is the one who pays the price. MasterCard and Visa talk a good game, but are not much help.

Educating the customers simply will not work. You can't educate them all, and there will always be new customers. Based on limited conversations and email, I could obtain anyone's SS#, DOB, mothers maiden name, and personal information within 10 minutes (If you would like to call me, I can demonstrate while I have you on the phone). It is not because I am so intelligent, but because the information is so easily and readily out there. There is nothing you or anyone can do to stop it. Therefore, we must take another approach.

Mark J. Tomasic

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